

PRESS RELEASE

Tornado in Mont-Laurier Damages estimated at more than \$6 million

Montreal, September 3, 2009 – According to an Insurance Bureau of Canada survey, insurers expect to pay out more than \$6 million to clients for repairs to homes, cars and businesses damaged during the force F2 tornado which tore through the town of Mont-Laurier, Quebec, on August 4, 2009.

Nearly 250 claims

Despite the storm's short duration, the force of the winds – between 180 to 250 km/h - caused extensive damage:

- Insurers reported 146 claims for damage to homes and personal property, totalling close to \$4 million
- 88 automobile insurance claims were made, with damages estimated at \$400,000
- Lastly, damage to businesses and companies in the area is estimated at around \$2 million (about 15 claim files).

Insurers and repair workers in high demand

Despite the abnormally high claims volume in the region, insurers reacted quickly, dispatching emergency teams to facilitate and process claims as quickly as possible and prioritizing files that required immediate action. The insurers consulted reported no problems and most files have been or are in the process of being settled.

Avoid unpleasant surprises

IBC would like to remind you that, contrary to popular belief, it is possible to protect yourself against many of Mother Nature's whims.

- **Hail and windstorms, including tornadoes:** damage caused by hail and strong winds is covered by all home insurance policies.
- **Water leakage and sewer back-up and overflow:** damage is normally covered by a rider attached to your home insurance policy.
- **Outdoor pools, spas and saunas:** a rider to the home insurance policy is required to protect this equipment against damage, including from wind, hail and lightning.

Be well-informed to be well-insured

Several options are available to you when the time comes to insure your home and car. To find out more and determine the protection you need, contact your insurance professional or the Insurance Information Centre at 514-288-4321 or 1-877-288-4321, or visit www.infoinsurance.ca.

About the Insurance Bureau of Canada

The Insurance Bureau of Canada is a national association that brings together the majority of general insurance companies in the country. It offers various services to consumers in order to inform and assist them when purchasing car or home insurance or making a claim.

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